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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known Application Number 10/071,053 Filing Date 02/08/2002 First Named Inventor Bruce BENT et al. Art Unit 3694 Examiner Name Mary Da Zhi Wang Cheung Attorney Docket Number 049212-0104	
Sheet	1	of	1	

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

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	K1	Letter To Mr. Jonathan L. Levin, Esq., From Oliver Ireland, Associate General Counsel, October 18, 1996, 2 Sheets.	
	K2	Letter To Mr. L.P. Fleming, Jr., Esq., From Oliver Ireland, Associate General Counsel, February 7, 1995, 3 Sheets.	
	K3	Letter To Mr. James E. Creekman, Group Vice President, From Oliver Ireland, Associate General Counsel, August 1, 1995, 4 Sheets.	
	K4	Letter To Ms. Brenda L. Skidmore, Senior Vice President, From Oliver Ireland, Associate General Counsel, August 30, 1995, 4 Sheets.	
	k5	Part: 2, Monetary Policy and Reserve Requirements, Subpart – Regulation D, Board Interpretations of Regulation D, Transaction Accounts – Linked to Time Deposits, Volume 1, Federal Reserve Regulatory Service, 2 Sheets.	

Examiner Signature	/Mary Cheung/	Date Considered	12/21/2008
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